

**2002 Long-Term Care Rate Guide**  
**Premium Rate Increase History Section**  
**Individual Policy Forms**

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved
Southwestern Life Ins. Co.	HHC 1/98 CA	Individual	NFR NTQ	N/A			CA	CA	N/A	N/A	N/A
Southwestern Life Ins. Co.	HHC 1/98 FL	Individual	NFR NTQ	07/08/98				FL	15.00%	12.00%	11/29/01
Southwestern Life Ins. Co.	HHC 1/98 GA	Individual	NFR NTQ	01/28/99				GA	15.00%	0.00%	N/A
Southwestern Life Ins. Co.	HHC 1/98 IL	Individual	NFR NTQ	03/11/99				IL	15.00%	15.00%	01/16/02
Southwestern Life Ins. Co.	HHC 1/98 MO	Individual	NFR NTQ	02/09/00				MO	15.00%	15.00%	11/02/01
Southwestern Life Ins. Co.	HHC 1/98 PA	Individual	NFR NTQ	09/28/00				PA	15.00%	15.00%	11/30/01
Southwestern Life Ins. Co.	HHC 1/98 TX	Individual	NFR NTQ	09/08/98				TX	15.00%	0.00%	N/A
Southwestern Life Ins. Co.	HHC 1/98 VA	Individual	NFR NTQ	04/01/99				VA	15.00%	0.00%	N/A
Southwestern Life Ins. Co.	LTC 1/98 CA	Individual	COMP NTQ	06/15/00			CA	CA	N/A	N/A	N/A
Southwestern Life Ins. Co.	LTC 1/98 FL	Individual	COMP NTQ	06/01/98				FL	10.00%	0.00%	11/29/01
Southwestern Life Ins. Co.	LTC 1/98 GA	Individual	COMP NTQ	01/21/99				GA	10.00%	0.00%	N/A
Southwestern Life Ins. Co.	LTC 1/98 IL	Individual	COMP NTQ	9/98/02				IL	10.00%	10.00%	01/16/02
Southwestern Life Ins. Co.	LTC 1/98 MO	Individual	COMP NTQ	07/05/98				MO	10.00%	10.00%	11/02/01
Southwestern Life Ins. Co.	LTC 1/98 PA	Individual	COMP NTQ	12/03/99				PA	10.00%	10.00%	11/30/01
Southwestern Life Ins. Co.	LTC 1/98 TN	Individual	COMP NTQ	01/05/99				TN	10.00%	10.00%	11/21/01
Southwestern Life Ins. Co.	LTC 1/98 TX	Individual	COMP NTQ	06/23/98				TX	10.00%	0.00%	N/A
Southwestern Life Ins. Co.	LTC 1/98 VA	Individual	COMP NTQ	07/16/98				VA	10.00%	0.00%	N/A
Southwestern Life Ins. Co.	QHHC 1/98 CA	Individual	NFR TQ	N/A			CA	CA	N/A	N/A	N/A
Southwestern Life Ins. Co.	QHHC 1/98 FL	Individual	NFR TQ	08/13/98				FL	15.00%	12.00%	11/29/01
Southwestern Life Ins. Co.	QHHC 1/98 GA	Individual	NFR TQ	N/A				GA	15.00%	0.00%	N/A
Southwestern Life Ins. Co.	QHHC 1/98 IL	Individual	NFR TQ	01/21/99				IL	15.00%	15.00%	01/16/02
Southwestern Life Ins. Co.	QHHC 1/98 MO	Individual	NFR TQ	N/A				MO	15.00%	15.00%	11/02/01
Southwestern Life Ins. Co.	QHHC 1/98 PA	Individual	NFR TQ	05/16/01				PA	15.00%	15.00%	11/30/01
Southwestern Life Ins. Co.	QHHC 1/98 TN	Individual	NFR TQ	12/10/99				TN	15.00%	15.00%	11/21/01
Southwestern Life Ins. Co.	QHHC 1/98 TX	Individual	NFR TQ	07/22/98				TX	15.00%	0.00%	N/A
Southwestern Life Ins. Co.	QHHC 1/98 VA	Individual	NFR TQ	02/25/00				VA	15.00%	0.00%	N/A
Southwestern Life Ins. Co.	QLTC 1/98 CA	Individual	COMP TQ	05/18/00			CA	CA	N/A	N/A	N/A
Southwestern Life Ins. Co.	QLTC 1/98 FL	Individual	COMP TQ	07/22/98				FL	10.00%	0.00%	11/29/01
Southwestern Life Ins. Co.	QLTC 1/98 GA	Individual	COMP TQ	07/16/99				GA	10.00%	0.00%	N/A
Southwestern Life Ins. Co.	QLTC 1/98 IL	Individual	COMP TQ	10/05/98				IL	10.00%	10.00%	01/16/02
Southwestern Life Ins. Co.	QLTC 1/98 MO	Individual	COMP TQ	07/17/98				MO	10.00%	10.00%	11/02/01
Southwestern Life Ins. Co.	QLTC 1/98 PA	Individual	COMP TQ	08/09/00				PA	10.00%	10.00%	11/30/01

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.

N/A - Not Available by the company.

**Prem. Rate Increase History**  
**Individual Policies**

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Southwestern Life Ins. Co.	QLTC 1/98 TN	Individual	COMP TQ	03/16/99				TN	10.00%	10.00%	11/21/01
Southwestern Life Ins. Co.	QLTC 1/98 TX	Individual	COMP TQ	06/23/98				TX	10.00%	0.00%	N/A
Southwestern Life Ins. Co.	QLTC 1/98 VA	Individual	COMP TQ	08/07/98				VA	10.00%	0.00%	N/A

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Prem. Rate Increase History  
Individual Policies

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1st Date Increase Was Issued to a Policyholder
N/A
01/19/02
N/A
03/01/02
02/01/02
02/15/02
N/A
N/A
N/A
01/19/02
N/A
03/01/02
02/01/02
02/15/02
02/15/02
N/A
N/A
N/A
01/19/02
N/A
03/01/02
02/01/02
02/15/02
02/15/02
N/A
N/A
N/A
01/19/02
N/A
03/01/02
02/01/02
02/15/02

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1st Date Increase Was Issued to a Policyholder
02/15/02
N/A
N/A

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**N/A - Not Available by the company.**